



**2026-2027 Federal Direct Subsidized and Unsubsidized Loan Request Form**

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As part of your financial aid package for the 2026-2027 academic year, you may be eligible to borrow Federal Direct Student Loans. The amount of your loan eligibility is outlined in your financial aid award letter. To be eligible for these loans, you must first complete the Free Application for Federal Student Aid (FAFSA) at <https://studentaid.gov/sa/fafsa>. You must also be enrolled in an approved degree or certificate program at least half time (6 credits) for the entire academic year for which the loan is being requested. Please note that federal regulations do not allow Federal Direct Loans to be processed for an outstanding balance that is associated with an academic period that has already ended.

You must also complete the **Federal Direct Subsidized/Unsubsidized Loan Master Promissory Note (MPN)** as well as **Loan Entrance Counseling** online at <https://studentaid.gov/h/manage-loans>.

Last Name: \_\_\_\_\_ First Name: \_\_\_\_\_ MI: \_\_\_\_

Student ID: \_\_\_\_\_

Telephone Number: \_\_\_\_\_ Email: \_\_\_\_\_

(Please be sure to sign second page before returning it)

For which semester(s) are you requesting this loan:

FALL 2026  SPRING 2027

By checking off both boxes you understand that your academic year loan will be in equal or proportionate installments. Loans are pro-rated based on enrollment intensity and other eligibility factors.

Summer 2026 Only (You may choose to apply for a Summer Loan once you are registered for summer courses)

Loan Amount Requested: \_\_\_\_\_

Federal Direct Loan Annual Limits (for reference): Please see second page

Dependent Undergraduate Students:

- First Year (0–29 credits): \$5,500 total (up to \$3,500 subsidized)
- Second Year (30+ credits): \$6,500 total (up to \$4,500 subsidized)

Independent Undergraduate Students (or dependent students with PLUS denial):

- First Year (0–29 credits): \$9,500 total (up to \$3,500 subsidized)
- Second Year (30+ credits): \$10,500 total (up to \$4,500 subsidized)

Graduate/Professional Students:

- Annual Loan Limit: \$20,500 (Unsubsidized Only)
- Aggregate Loan Limit: \$257,000 (includes undergraduate borrowing)

Important Disclaimer:

Subsidized loans are based on need as well as grade level and other eligibility factors. Contact the Financial Aid Office if you need more information on why you may not be eligible. Loan amounts are subject to federal annual loan limits, cost of attendance, and enrollment status. Students must be enrolled at least half-time (6 or more credits for undergraduate; 4.5 credits or equivalent for graduate, if applicable) to receive loan funds. Loan eligibility will be adjusted based on actual enrollment at the time of disbursement. If enrollment changes (including dropping below half-time), loan eligibility and disbursement amounts may be reduced or canceled in accordance with federal regulations. Loan amounts may also be reduced if they exceed the Cost of Attendance or other estimated financial assistance.

Student Signature: \_\_\_\_\_ Date: \_\_\_\_\_

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